

Communities and Growth

How Citizens Advice Resolves
People's Problems Across
Liverpool City Region



citizens
advice

80th
Anniversary

Headlines Across Liverpool City Region 2017-18



More than 2 in 3 people say

we helped them understand systems or who to contact



4 in 5 people said advice

improved their life, including improving health and finances



77% said they would not have been able to solve their problem without our support



3 in 5 people we advised

found it easier to manage day-to-day

We helped 58,988 people with problems



Working for them on 78,939 separate cases



We also dealt with an additional 18,633 simple enquiries



Many people also come to us to use trusted Citizens Advice online information and advice, or get support to access it at some of our contact points. For example, through Wirral Citizens Advice and their Ask Us Wirral service our online material was searched 24,369 times over 2017/18.



Foreword

It has never been more important that the most vulnerable people in our society have access to free, independent, confidential and impartial advice, so I am very happy to help celebrate the work of the Citizens Advice service. For the last 80 years they and their network of volunteers have provided that advice and support and helped to build strong, resilient communities.

This report gives a fascinating picture of how this well-loved charity, as part of our VS6 partnership, which brings together organisations from across the voluntary, community, faith and social enterprise sector, is helping us achieve our objectives around economic well-being, fairness and quality of life. I hope that people from across our city region will take the time to read about Citizens Advice’s achievements, clients and volunteers. I also hope they join me in wishing the charity every success over the next ten years and beyond.

Steve Rotheram, *Liverpool City Region Metro Mayor*

Citizens Advice provides free, independent, confidential and impartial advice.

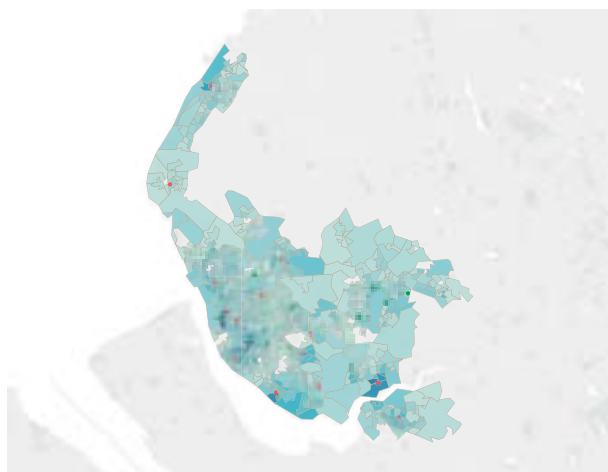
Our aim is to:

- Provide the advice people need for the problems they face
- Improve the policies and practices that affect people’s lives.

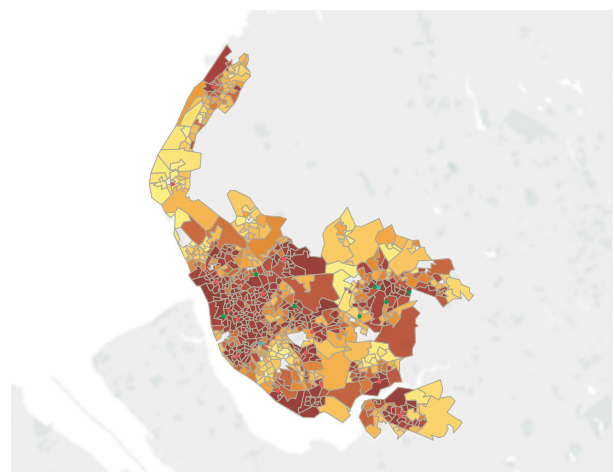
We give people the knowledge and the confidence they need to find their way forward – whoever they are, and whatever their problem.

Our Communities Citizens Advice understands our communities because we are already working in them. We can map the problems people face on a daily basis.

October 2018 - Our Clients Compared to Index of Multiple Deprivation



Clients



Index of Multiple Deprivation

The performance and impact data in this publication is based on reports from our case management systems and national research which followed-up with 2,700 clients and 1,500 volunteers. It follows a cost-benefit model that has been designed with central government analysts, reviewed and approved by HM Treasury and produced in accordance with their Green Book

Local Focus, National Support

With high levels of public recognition and trust, Citizens Advice is known in our City Region communities as the long-standing advice expert. Nationally commissioned market research in 2017 found that 79% of the public are familiar with the brand name and 70% say it is an important service in their community.

Delivering services from 104 locations across the area, we combine a focus on the local needs of individual residents with the ability to co-ordinate activity across the wider area.

£

£384,749

of infrastructure support to our services from national Citizens Advice

We bring the benefits of the national Citizens Advice network infrastructure to our local areas. Along with quality assurance and organisational development; training programmes; subject expert consultancy and IT infrastructure, our membership also allows us to bring nationally commissioned services to local people.

Services brought into the Region through national Citizen Advice commissioning have included:



Pensionwise

Defined contribution pension options guidance for over 50's £120,000 per year.

Energy Best Deal and Champions Advice on choosing and changing utility supplier £120,500 per year.

Martin Lewis Innovation Fund Developing digital channels £35,000 per year.

Universal Credit

Support for people making and managing claims and dealing with impact of the new system £1.06M over 2019/20.

Improving Quality of Place

By helping people resolve problems that threaten to de-rail their lives and by reducing the effects of poverty, we contribute to making our communities better places for people to live and for businesses to invest.

We reduce levels of child poverty. Where known, 31% of our clients in 2017/18 had dependent children.

Because a proportion of the money we help people gain is spent locally there is a wider benefit to local businesses and the City Region economy. Using accepted measures, the total value to the economy of the additional spending power we gave people is therefore around £34.7M. By preventing people's problems escalating, we reduce the need for more major interventions. So our advice brings direct savings to public services.

- We advised 4,566 people on Council Tax arrears in 2017/18 and a further 923 in the first Quarter of 2018/19. This reduced enforcement costs for Authorities and helped bring payments in sooner.



Over £21.7M
directly into people's pockets
through our casework over
2017/18

- We advised 4,197 people with housing problems - 256 of these were homeless and 483 threatened with homelessness. Many of our debt clients are also worried about their housing when they come to us for help.



Direct savings to
Local Authorities of over
£1.05M



By preventing evictions we
**saved housing
providers over
£2.7M** in direct costs

Healthier Communities

Advice in Health Settings

Citizens Advice and Royal College of General Practitioners' research published in June 2018 shows that a fifth of GP's time is spent helping patients with non-medical issues.

By taking referrals directly from Health professionals, we can address low income and other non-medical problems that are known to exacerbate ill-health and slow recovery, whilst improving patients' overall wellbeing. In a hospital setting this also reduces the likelihood of delayed hospital discharge due to benefits and other support not being in place.

Citizens Advice Wirral delivers services in Arrowe Park hospital and has a direct GP referral pathway from all 51 local surgeries and from Improved Access to Psychological Therapies and Community Mental Health Teams. From October 2018 the charity has delivered the Wirral Social Prescribing Scheme, funded by the DHSC and Wirral CCG. People with mental health problems are also a specific priority for the multi-agency Ask Us Wirral service, led by Citizens Advice Wirral.

Citizens Advice Sefton delivers advice services in mental health wards in The Hesketh Centre, Southport and Clock View Aintree. They also help Mersey Care service users in Life Rooms in Walton and Southport. The charity is a delivery partner with Living Well Sefton, a Public Health funded collaboration

of local health and wellbeing organisations. The team of social welfare advisers includes a wellbeing mentor working with community partners to deliver a range of activities including a bereavement group.

The St Helens Citizens Advice service works at St Helens and Newton Hospitals and provides Debt Advice on Prescription in conjunction with 8 GP surgeries and an outreach service at Macmillan Cancer Support. 27% of people advised on Personal Independence Payments had mental health problems.



60% of GPs see positive effects on the number of repeat visits about the same non-clinical issue

Halton's Public Health funded "Live Well, Spend Well" project is an integrated advice and advocacy service.

The Liverpool Advice on Prescription (AoP) service works with 92 GP practices and provides over 8,000 interventions each year. The scheme is integrated into primary care, cancer services, psychological therapies and mental health services; allowing prescribing of a practical offer that includes welfare and debt management services. On average, a referred patient's income is increased by £762 and 80% of patients report an increase in health and wellbeing. The new Social Prescribing service (AoP Plus) which is funded by the DHSC and Liverpool CCG introduces a more diverse health and wellbeing offer; shaped and driven by an alliance made up of Liverpool Citizens Advice, Healthwatch Liverpool, The Women's Organisation, LCVS,



75% of GPs see a positive effect on patients' health and wellbeing

Liverpool CCG, PSS and key representatives of Liverpool City Council.

We know our other services outside of these health settings already saved the NHS over £1.04M in 2017/18. A project with the CCG in Liverpool is now evaluating the financial impact of our services which take referrals directly from GPs and other Health professionals.

“Advice on Prescription is a valuable addition to the range of services available in primary care... it is difficult to imagine now being without this support”.

Dr Ed Gaynor, Brownlow Health

Fairness and community cohesion

Citizens Advice believes that our common humanity makes us equal in worth, dignity and rights. This is the definition of equality we adopted in 2004 and it still holds true today. We recognise that inequality impacts on many people due to life events, but also on a significant proportion on an ongoing basis.

We advised 213 people on their experience of discrimination in 2017/18. Citizens Advice outlets act as Third Party Reporting Centres for Hate Crime.

ASK Routine Enquiry

Operational across all our sites, this programme helps clients to disclose gender violence and abuse and us to tailor advice to their situation and offer appropriate support. All our volunteers are trained to choose appropriate points to ask a set of questions and so provide clients with a safe, confidential space to take a positive step forward. Evidence nationally is that around 1 in 5 clients asked will disclose some form of violence or abuse; with just under half who disclose talking about current or recent experience.

Hate Crime Support

Citizens Advice Liverpool provide practical and social support for LGBT+ victims of Hate Crime across Merseyside. The service is part of the wider package of support for victims of crime created by the region's Police and Crime Commissioner and delivered through Victim Care Merseyside.

“Thank you for your sensitive and considerate handling of my problem. I am happy to report that, with your help, my deeply troubling situation has been satisfactorily resolved. God bless you all at Citizens Advice, in your work with helping those in trouble as I was. Who would we turn to if you were not there? Thank you, again for ‘being there?’”

Achieving Growth and Stability in Employment

Citizens Advice helps people move towards work or training by removing practical barriers and changing their aspirations and perspectives. In partnership with The Women's Organisation and other local partners, we deliver a range of innovative projects.

Better Off Finance Project

Support to people who lack money management skills or face other challenges moving towards jobs or training. We help them develop skills, self-confidence and financial resilience and progress onto new opportunities.

Advice Skills Academy

Supports the learning and development of people working in the Region's advice sector. Through a range of learning and mentoring opportunities, the project ensures that we have a workforce with up to date knowledge and skills to provide high quality services. Our volunteers who are employed elsewhere are also supported through this project.

Enterprise Hub

Our experience in supporting individuals to maximise their income, minimise their debts and manage their finances, complements the business support provided by the range of Enterprise Hub delivery partners across the Region. This gives unemployed people access to expert advice about starting their own business.



Matilda is a 37 year old woman living with her partner and son. After joining our Better Off Finance programme she quickly saved money on bills and shopping; saving a huge £360 per month by switching energy suppliers alone. At one of the sessions, Matilda reviewed her non-essential spending and discovered that her takeaway habit was costing the family over £1,000 a year!

We linked her into WEA courses that helped her to improve in confidence. She moved on to become a volunteer for the project; helping out within the group sessions, and supporting individual participants. She also started looking for paid work. Matilda first secured a part-time role with our Ask Us Wirral service and more recently a full-time position as a Social Prescriber with Citizens Advice Wirral. Without the project she would not have even thought about applying for jobs.

“I always buy the ingredients to make my own ‘takeaway foods’ now. I’m so much more savvy when shopping”

We also help people who already have jobs to retain them and get fair treatment from their employers; creating an overall more satisfied and productive workforce. This is really the start of a new subject and the rest of the content on that page fits under this new subject.



Many people we support tell us that issues outside of the workplace, such as debt, mental health or housing, have a direct impact on their employment. For example 14% of debt clients said the issue was affecting their employment.

Through his role with the ESF funded Civil Society Involvement Committee, Hitesh Patel, Chief Officer at Citizens Advice Halton, sits on the Employment, Skills and Social Inclusion national sub-committee of the Growth Programme Board. This looks at how EU structural funding is being spent. This enables him to share good practice and knowledge about how the third sector helps people's employability and overall life chances.



Citizens Advice directly employs 231 people in the Region.



By **keeping people in jobs** we saved DWP budgets **£1.34M** over 2017/18

The HSE estimate of the cost to an employer and government alone for a case of sickness absence of more than 7 days is over £16,000. Our services help reduce these costs across the Region.

Changing Direction for People in Debt

Citizens Advice is recognised by the public as the established leading debt advice provider in England and Wales. Registered with the Financial Conduct Authority. Our debt advisers are accredited by the Money Advice

Service and the Institute of Money Advisers. We are the largest multi-channel provider of free debt advice. The number of new clients we see remains consistent every quarter through 2017 and 2018.



13,457
people with debts

advised in 2017/18
11% had fuel debts
15% had water debts



**Over £8M of
debt written off**

and over £14.5M
rescheduled over 2017/18



Debt clients
**owe an average
of £9,753**

“I feel a lot more confident in [finance] matters and dealing with the unexpected, I was able to build up my confidence enough to get out of the house and I feel confident in myself and how I manage my money. Just being able to speak to someone to confirm that I am on the right path”.

Benefits to Work

Often people don't understand how they will manage their finances as they look to move into work. We help them understand what is possible and manage the transition.



2,320 people advised on
**Working and
Child Tax Credits**



3 in 10
found it easier to do or
find a job after advice

“Worried about my finances and savings, but feel more positive about things now. I am on JSA, so I have some money coming in and my job search is improved and I feel close to employment.”

Increasing Independence through Managing Money

To help people take control of their future finances we have undertaken a range of money management training initiatives.

We coach people who are claiming Universal Credit to manage their monthly budget, identify options for reducing expenditure and understand banking products. We've also produced a booklet to help people manage their online accounts under the new system.

Without Citizens Advice as the backstop to help people maintain the basic necessities for everyday living, other local initiatives

would be less successful. We're advising an increasing number of people on Universal Credit – 2,550 over 2017/18, with the monthly rate of enquiries already double the previous year by October 2018.

Even with a long established benefit such as Child Benefit we worked with 730 parents; 221 of these needing help to manage their claim.

Active and Engaged - Volunteering with Citizens Advice

We have 370 local volunteers working for Citizens Advice – and we're recruiting more. Volunteering is central to the way Citizens Advice delivers services. Every year we train new volunteers in a variety of roles; those who leave us are more skilled, confident and resilient, with volunteering at Citizens Advice often a pathway to paid employment or further education.

Our volunteers are likely to feel more connected to their community; increasing knowledge about the issues affecting the local area as well as giving the opportunity to interact with a cross-section of the wider community. This makes for stronger and more cohesive communities.



Wider public value of our
volunteering was over
£1.48M in 2017/18

54%

of retired volunteers reported
feeling less at risk of isolation

Before volunteering, 69% of
volunteers felt little or no
engagement with their
community. Since volunteering,

90% felt more part of
their community

34% of our network volunteers
left us for **education,
employment or training**

8 in 10 of our
unemployed volunteers believe
they are **overcoming barriers**



Volunteer Case Study

Patricia is an experienced Administrator. She was a PA at a Higher Education institution and before that was an Admin Supervisor in the NHS. She left work to care for her mother who was ill. She has health problems herself that affect her mobility and she has had to learn to walk again.

“I wanted to get back into the workplace to socialise and help someone else. I wanted to find out how it would be now I am disabled. The office is ideal and people are friendly. I feel I can do something and I have gained a lot from this. It has given me so much and has improved my confidence.” **Patricia**, *Volunteer Administrator*

Positive Partnerships

We deliver services in partnership with a range of organisations across the Region. This includes supporting staff research and providing course-related placements for our academic institutions.

University of Liverpool -

Placements for Law students and approved centre for Skills for Justice Awards; assisted in research assessing the impact of legal aid cuts and helped develop a response to the government review; collaboration with modules to provide welfare rights form filling clinic; member of Law School Advisory Board.

University of Chester -

Placements for Social Work students

St John Plessington Catholic College -

Financial capability work

Edge Hill / Mersey Care -

Placements for Psychiatric Nurses

St Helens College -

Placements for Criminal Justice students and Social Policy students



“Samaritans Liverpool and Merseyside provide emotional support to anyone in distress 24/7, every single day of the year. Citizens Advice continues to be the service that we signpost our callers to the most around indebtedness and benefit related issues. With the roll out of Universal Credit across the Region, we believe that our callers will need to access Citizens

Advice more than ever. We are delighted to begin our new partnership with Citizens Advice Liverpool by launching our new direct referral scheme.” **Rachel Howley**, *Development Manager, Samaritans Liverpool & Merseyside*

Responding to change

New Digital Channels



Now the most used messaging platform in the UK, WhatsApp offers secure, end-to-end encrypted communication and we have been at the forefront of piloting its use for advice service delivery. The tool allows the public to make initial contact to our team 24/7, easily share documents or letters and keep in touch throughout the advice process - all for free. Pilots across the network have shown that 88% of clients did not need any additional support following WhatsApp advice. During 2017/18, Citizens Advice provided advice to 259,700 people across the country through webchat. By using these modern solutions we have the flexibility to reach a much larger and wider audience; giving people the confidence that they can contact us wherever and whenever they need to if they have a problem.

Digital Inclusion



We're acutely aware that people's lack of digital skills can lead to basic needs not being met, as they pay more for services and find it increasingly difficult to complete transactions needed for everyday life. We've run a number of projects that increase digital inclusion and we work collaboratively with our clients when they need support accessing online materials.



By focussing on topics that have direct relevance, such as money management and safe online shopping, we've found we can better help people increase their confidence in use of sites, apps and tools. We've also helped people feel less isolated and detached from family and wider society by coaching them to connect through video and messaging services; and to safely use social media.



Citizens Advice Liverpool's It's All About The Money project, partnered with Age Concern Liverpool and Sefton to help older people obtain the information, advice and support needed to maximise income, manage money effectively day-to-day, plan ahead and become financially confident. Paid staff trained older volunteers to help low-income older people get online and learn how to check their benefit entitlements, work out how to get the best deal on their fuel bills, and find out about other financial services/products. Three months after the project, the number of participants who had gone on to check their benefit entitlements had increased from 12% to 40% and there was much greater willingness to change fuel suppliers.

Emergency Response



When crises hit our communities, Citizens Advice can play a key part in helping people cope. We have a long history of providing social security, debt and employment advice in large-scale redundancy situations. We can also mobilise quickly to support with local disaster recovery. In March 2017 there was a large gas explosion in New Ferry in Wirral. We provided face-to-face advice to residents who were displaced because of damage to buildings and information through social media for others affected.

We are now working with Citizens Advice Kensington and Chelsea and Citizens Advice nationally to provide guidance for the 280 local Citizens Advice services across the UK to help them respond to any future emergency incidents.

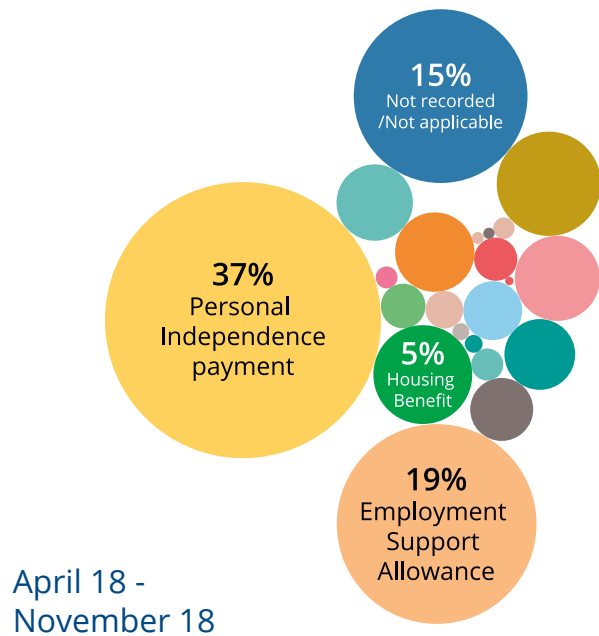
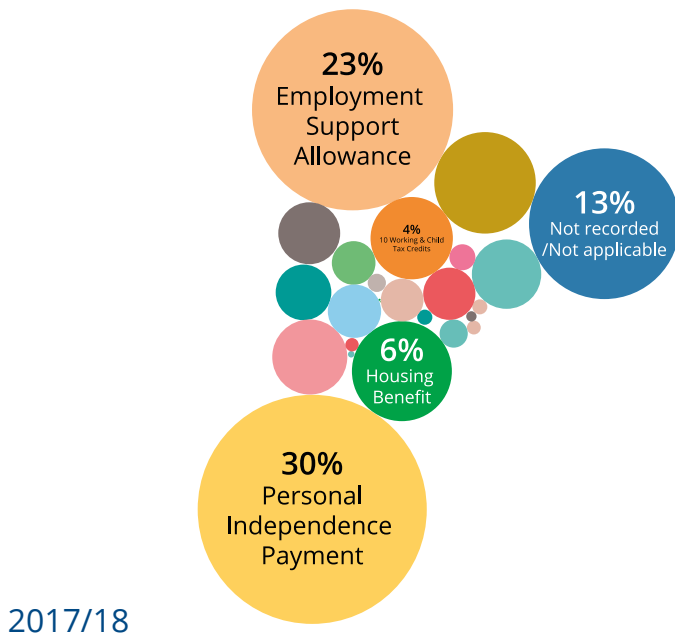
Data and Insight

The depth, breadth and immediacy of our data, down to Super Output Areas and our understanding of people who use our services, provides us and our partners with new insights to inform planning of future services. We can help service planners

understand the customer/client journey and create whole system solutions. By mapping our data over time, we can better understand which problems are developing in our communities and see the impact of legislation and policy.

Client Issues Trends Report: Benefits Except Universal Credit

Comparing 2017/18 statistics with 2018/19 to the end of November shows we are likely to be having a significant annual increase in Personal Independence Payment enquiries this year.



Policy Influencers

We use the unparalleled evidence we gather from the people we help, to try and fix the underlying causes of people's problems. On a national level Citizens Advice is also the statutory consumer watchdog for the energy and post industries, so advocates for consumers in these markets.

Trusted by the public and policymakers, our shared voice locally ensures that the issues that matter to people across the

Region can be raised with those who can effect system change. We can also ensure that national policy is influenced by our local data.

Payday loan companies were not treating their customers fairly. Following our campaign, the Financial Conduct Authority introduced tough new rules on payday lenders. Since then the number of people seeking our help with payday loans has halved.

We Aspire

We have the desire, expertise and infrastructure to deliver for the benefit of the Liverpool City Region. We're keen to talk about how we can best play our part.

We can provide creative and flexible services to support our communities to, among other things:

- mitigate the impact of austerity on the most disadvantaged, by maximising incomes and reducing unmanaged debt;
- develop skills and confidence through volunteering opportunities;
- increase the number of people who feel able to move into training and employment;
- enhance the impact of health and social care services;
- help people engage with digital services and stay safe online;
- understand and assert residency rights during Brexit and take action against discrimination that may stem from the resulting environment.



**citizens
advice**

How to Contact Us

To discuss our services and future opportunities then please contact one of our Chief Officers.

Citizens Advice Halton

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Citizens Advice Knowsley

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St Helens Citizens Advice

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Citizens Advice Wirral

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